

5/31/11 11:18:38  
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DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

<p>Prepared by: Shapiro &amp; Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>S&amp;M No. 11-002241</p>	<p>Return to: Shapiro &amp; Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>Loan No. XXXXXX2603</p>
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Index: Lot 145, Sec B, Ivy Trails Subd, Sec 30, T1S, R6W, DeSoto Co, MS

### SUBSTITUTION OF TRUSTEE

WHEREAS, on April 22, 2005, Thurman Harris and wife, Lynda Darnell, executed a certain deed of trust to Bryan Patrick Griffin, Trustee for the benefit of Wilmington Finance, a division of AIG Federal Savings Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2211 at Page 568, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 145, Section B, Ivy Trails Subdivision, Section 30, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 77, Page 2, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, PennyMac Loan Services, LLC, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, PennyMac Loan Services, LLC, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby  
6261 Acree Lane, Olive Branch, MS

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confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 20 day of May, 2011.

PennyMac Loan Services, LLC

*Lupe Zomorrodian*

By: Lupe Zomorrodian

Its: Director of Shared Services

STATE OF California  
COUNTY OF Los Angeles

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 20 day of May, 2011, the within named Lupe Zomorrodian who acknowledged that (s)he is Director of Shared Services of PennyMac Loan Services, LLC, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

*Corina Castillo*  
Notary Public

My commission expires: 2/7/12

